

Ref. No.: AUSFB/SEC/2021-22/120

Date: 5th July 2021

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| Listing Department BSE Limited Phiroze Jeejeebhoy Towers Dalal Street, Mumbai- 400001 Maharashtra Scrip Code: 540611 | Listing Department National Stock Exchange of India Limited Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai – 400051 Maharashtra Symbol: AUBANK |
|--|---|

Sub: Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015

Pursuant to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the Code of Fair Disclosure and Conduct and in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby intimate the following:

The Bank would like to place the following information on record pertaining to its performance in the quarter ended on 30th June 2021. Going forward, the Bank would be making such disclosures after the end of every quarter.

A.) Deposits

| Particulars | 30-Jun-21 | 30-Jun-20 | Y-o-Y | 31-Mar-21 | Q-o-Q |
|------------------------------|-----------|-----------|-------|-----------|-------|
| Total Deposits (in ₹ Crores) | 37,014 | 26,734 | 38% | 35,979 | 3% |
| CASA Ratio | 26% | 14% | - | 23% | - |

B.) Cost of Funds

| Particulars | Q1'FY22 | Q1'FY21 | FY21 |
|-----------------------------|---------|---------|------|
| Average Cost of Funds (AUM) | 6.3% | 7.2% | 6.8% |

C.) Assets

| Amount in ₹ Crores | 30-Jun-21 | 30-Jun-20 | Y-o-Y | 31-Mar-21 | Q-o-Q |
|--------------------|-----------|-----------|-------|-----------|-------|
| Loan AUM | 36,635 | 30,036 | 22% | 37,712 | -3% |
| Gross Advances | 34,688 | 26,534 | 31% | 35,356 | -2% |

D.) Disbursements in Q1'FY22 were at ₹1,896 Cr. (including ₹302 Cr. of ECLGS disbursements) compared to disbursement of ₹1,181 Cr. (including ₹23 Cr. of ECLGS disbursements) in Q1'FY21.

Registered Office

AU SMALL FINANCE BANK LIMITED
 19-A Dhuleshwar Garden, Ajmer Road,
 Jaipur - 302001, Rajasthan, India
Phone: +91 141 4110060/61, **Fax:** +91 141 4110090
 CIN: L36911RJ1996PLC011381
 Formerly known as Au Financiers (India) Limited

Additional disclosures for Q1'FY22

E.) Monthly Collections trends

| Collection Efficiency* | FY22 | FY21^ |
|------------------------|------|-------|
| June | 114% | 90% |
| May | 94% | 59% |
| April | 95% | 54% |

*Collection efficiency is calculated with all money received during the month from borrowers (excluding foreclosure) as % of current billing for the month

^Collection efficiency assumed 100% billing of book under moratorium

F.) Gross NPA as on 31-Mar-21 stood at ₹1,503 Cr. Net additions (Gross additions net of recoveries and upgrades) to GNPA was **₹8 Cr.** during Q1'FY22.

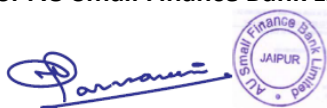
G.) Restructuring

| Particulars | No. of Accounts | Amount in ₹ Crores | % of Gross Advances |
|--|-----------------|--------------------|---------------------|
| Restructuring on Gross Advances during Q1'FY22 | 15,964 | 686 | 2.0% |

The above information for Q1'FY22 is provisional and being released ahead of the official announcement of the financial results for the quarter ended 30th June 2021 and is subject to review and approval by the Audit Committee, Board of Directors and Limited Review by the Statutory Auditors of the Bank.

A copy of this letter is being uploaded on the website of the Bank at <https://www.aubank.in/investors>

For AU Small Finance Bank Limited



Manmohan Parnami
Company Secretary & Compliance Officer
Membership No.: F9999

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